

Please send to:

Manulife Financial
 Individual Insurance
 500 King Street North
 PO BOX 1669
 WATERLOO ON N2J 4Z6

Owner's name
 (first, middle initial, last)
 Address
 (number, street, apt.)
 City Prov. Postal code

Use this form, NN0283E, to name a beneficiary as described in your contract and permitted by law.

- Lifecheque or LivingCare policies:** You must use different forms. See **Related forms**, page 2.
- *We, us* and *our* mean the insurer of the policy identified below. *You* and *your* mean the policy owner.
 - An *insured person* is a person who is insured under the policy or any rider. For annuity/investment contracts, the *insured person* is the annuitant.
 - See page 2 of this form for instructions on how to complete it.
 - **Please submit the signed original of this form.**

If you have any questions about completing this form, please contact your advisor or call our Customer Service Centre at 1-888-626-8543 if you live outside Quebec or 1-888-626-8843 if you live in Quebec. If you are calling from outside of North America, call us collect at 519-747-6600 (8am - 5pm ET, Mon - Fri).

1 General information By completing this form, you are asking us to update the information you previously provided. Any previous beneficiary designation or trustee appointment is revoked. Please restate the beneficiary designations or trustee appointments you wish to maintain or select no change , as applicable.	Policy number(s)		
	Name of insured person/annuitant (first, middle initial, last)		
	Branch code	Advisor name	Advisor code

2 Primary and secondary beneficiary designation Beneficiaries (other than a spouse under a Quebec policy) are revocable unless you specifically indicate otherwise by writing the word "irrevocable" after that beneficiary's name. If you have an irrevocable beneficiary your rights in the policy will be limited. The beneficiary must give written consent before you can: <ul style="list-style-type: none"> • change this designation; • withdraw funds; • assign the contract; • transfer ownership; or • otherwise change your policy (e.g. decrease coverage). Note: Minor children cannot give written consent to these changes.	For policies in Quebec only: If you named your spouse as a beneficiary, the designation is irrevocable unless you select <input type="radio"/> Revocable .		
	Primary beneficiary name(s) (first, middle initial, last) To leave the primary beneficiary name(s) <i>unchanged</i> , select <input type="radio"/> no change	Relationship to insured person (in Quebec, relationship to owner)	Share (total 100%)
			%
			%
			%
	Secondary beneficiary name(s) (first, middle initial, last) To leave the secondary beneficiary name(s) <i>unchanged</i> , select <input type="radio"/> no change	Relationship to insured person (in Quebec, relationship to owner)	Share (total 100%)
			%

3 Trustee for minor beneficiaries (not applicable in Quebec)	Please complete this section if a beneficiary named on this form is a minor. If so, you agree that any benefit that becomes payable to a minor child will be paid to the trustee to hold in trust for the child until the child comes of age.		
	Beneficiary name(s) (first, middle initial, last)	Trustee name(s) (first, middle initial, last) To leave the trustee name(s) <i>unchanged</i> , select <input type="radio"/> no change	Relationship of trustee to beneficiary

4 Signatures * If the owner is a corporation, we require: <ul style="list-style-type: none"> • two signing officers' signatures and titles or • one signing officer's signature, title and the corporate seal; if the corporation does not have a seal and you are the only person authorized to sign on behalf of the corporation, in addition to signing, write your initials in the box provided.	By signing below, I:	
	<ul style="list-style-type: none"> • revoke any beneficiary designation or direction of payment that was previously made with respect to the proceeds payable on the death of the insured person or annuitant under the above policy or policies, and • direct that those proceeds be paid to the beneficiary or beneficiaries listed on this form. 	
	Signed at (city or town, province)	Date (dd/mmm/yyyy)
	Signature of owner * X	Signature of witness (other than beneficiary) X
	Title (if applicable):	
	Signature of owner * X	Signature of witness (other than beneficiary) X
Title (if applicable):		
Initial here	Write your initials here to confirm that you are the only person authorized to sign on behalf of the corporation and that it does not have a seal. You must also sign above.	
By signing here, I consent to the above change in the beneficiary designation listed on this form for the above policy(ies) and relinquish my rights as a beneficiary.		
Signature of irrevocable or preferred beneficiary, if applicable X		

Instructions for completion	<p>This form provides for two classes of beneficiary - primary and secondary. It is not necessary to designate a secondary beneficiary.</p> <p>When you complete this form, all previous beneficiary designations and trustee appointments are revoked. To leave a previous designation or appointment intact, write that name again on this form or select no change, as applicable.</p> <p>When completing a beneficiary designation, you don't need to add phrases such as "if living, otherwise," "share and share alike" or "equally" because these concepts are covered by how we pay the death benefit, as described in the <i>Payment to beneficiaries</i> section below.</p> <p>If you want the beneficiaries in a class (primary or secondary) to receive different shares of the death benefit, indicate the percentage share of the death benefit to be received beside each beneficiary.</p> <p>If you make any corrections on this form, initial them to confirm that they are valid.</p>
Payment to beneficiaries	<p>Under one of the conditions specified below, we will pay the death benefit (in one lump sum or in installments) unless otherwise stated in the beneficiary designation or the applicable policy:</p> <ol style="list-style-type: none"> 1) To any primary beneficiaries who are alive at the time the insured person dies; or 2) If no primary beneficiary is then alive, to any secondary beneficiaries (also known as contingent beneficiaries) who are then alive; or 3) If no beneficiary is then alive: <ol style="list-style-type: none"> a) To the estate of the last surviving beneficiary, provided he or she died after the insured person and the benefit is being paid in installments; otherwise b) To the policy owner, if other than the insured person; otherwise c) To the policy owner's estate. <p>If a beneficiary is disqualified from receiving the death benefit for any reason, we will consider that person to have died for the purposes of the benefit payment.</p> <p>Beneficiaries in the same class (primary or secondary) share equally in any death benefit payable to them unless you specify otherwise. If a beneficiary dies before the benefit is payable, his or her share is allocated equally among any surviving beneficiaries in the same class unless you specify otherwise.</p>
Signatures	<p>The current beneficiary must sign the form to agree to the beneficiary change and to release his or her interest as a beneficiary if he or she is:</p> <ul style="list-style-type: none"> • an irrevocable beneficiary, or • a preferred beneficiary and the new beneficiary is not preferred.
Related forms	<p>For Lifecheque insurance coverages in Quebec, use <i>Lifecheque beneficiary designations for policies governed by Quebec law</i>, NN1467E. For LivingCare insurance coverages in Quebec, use <i>LivingCare beneficiary designations for policies governed by Quebec law</i>, NN1561E. For Lifecheque or LivingCare insurance coverages outside Quebec, use <i>Direction to pay</i>, NN0999E.</p>